

December 31, 2016

| <b>Earnings to Average Assets</b>                 | <b>Peer</b>    | <b>Peer</b>  | <b>Peer</b>   | <b>Peer</b>    | <b>Peer</b>    | <b>Peer</b>     | <b>Peer</b>      | <b>Peer</b>      | <b>Peer</b>     | <b>Peer</b>         | <b>Peer</b>      |
|---|----------------|--------------|---------------|----------------|----------------|-----------------|------------------|------------------|-----------------|---------------------|------------------|
| <b>YTD Annualized</b>                             | <b>&lt;2mm</b> | <b>2-5mm</b> | <b>5-10mm</b> | <b>10-20mm</b> | <b>20-50mm</b> | <b>50-100mm</b> | <b>100-200mm</b> | <b>200-500mm</b> | <b>500mm-1B</b> | <b>GT 1 Billion</b> | <b>ALL FICUs</b> |
| Investment Yield                                  | 0.48%          |              | 1.13%         | 1.18%          | 0.82%          | 1.22%           | 0.74%            | 1.16%            | 1.10%           | 6.88%               | 1.14%            |
| Loan Yield  | 7.31%          |              | 4.91%         | 4.39%          | 5.71%          | 5.46%           | 4.70%            | 3.65%            | 4.11%           | 3.53%               | 3.95%            |
| Net Loan Yield After NCOs                         | 7.17%          |              | 4.85%         | 3.83%          | 5.12%          | 4.87%           | 4.36%            | 3.34%            | 3.64%           | 3.41%               | 3.65%            |
| Asset Yield                                       | 5.15%          |              | 3.35%         | 3.28%          | 3.90%          | 4.23%           | 3.50%            | 2.80%            | 3.65%           | 3.31%               | 3.39%            |
| Cost of Funds                                     | -0.29%         |              | -0.22%        | -0.22%         | -0.35%         | -0.45%          | -0.45%           | -0.39%           | -0.64%          | -0.71%              | -0.57%           |
| Gross Spread                                      | 4.87%          |              | 3.13%         | 3.06%          | 3.54%          | 3.78%           | 3.05%            | 2.41%            | 3.01%           | 2.60%               | 2.81%            |
| Provision Expense                                 | 0.00%          |              | 0.02%         | -0.07%         | -0.40%         | -0.58%          | -0.33%           | -0.22%           | -0.47%          | -0.26%              | -0.34%           |
| Net Spread after Provision Expense                | 4.87%          |              | 3.15%         | 2.99%          | 3.15%          | 3.20%           | 2.72%            | 2.19%            | 2.54%           | 2.34%               | 2.47%            |
| Total Non-Interest Income                         | 1.24%          |              | 1.27%         | 1.04%          | 1.03%          | 1.37%           | 2.32%            | 1.57%            | 1.74%           | 2.72%               | 2.03%            |
| Total Non-Interest Expense                        | -5.72%         |              | -4.02%        | -3.54%         | -3.54%         | -4.09%          | -4.86%           | -3.26%           | -3.58%          | -3.06%              | -3.45%           |
| Net Operating Expense                             | -4.48%         |              | -2.75%        | -2.50%         | -2.51%         | -2.71%          | -2.54%           | -1.69%           | -1.84%          | -0.34%              | -1.41%           |
| Non-Operating Gains (Losses)                      | 0.00%          |              | 0.00%         | 0.02%          | -0.01%         | -0.07%          | 0.02%            | -0.04%           | 0.00%           | 0.00%               | -0.01%           |
| OTTI Losses Recognized in Earnings                | 0.00%          |              | 0.00%         | 0.00%          | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| NCUSIF Stabilization Expense                      | -0.05%         |              | 0.00%         | -0.02%         | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| NCUSIF Recovery/Pass-back                         | 0.00%          |              | 0.00%         | 0.00%          | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| Return on Assets (ROA with Provision for LL)      | 0.33%          |              | 0.40%         | 0.49%          | 0.63%          | 0.42%           | 0.20%            | 0.46%            | 0.69%           | 2.00%               | 1.05%            |
| Net Charge-Offs                                   | -0.10%         |              | -0.04%        | -0.38%         | -0.38%         | -0.43%          | -0.24%           | -0.22%           | -0.41%          | -0.11%              | -0.25%           |
| ROA (with Net Charge-offs)                        | 0.24%          |              | 0.34%         | 0.18%          | 0.65%          | 0.57%           | 0.29%            | 0.47%            | 0.75%           | 2.15%               | 1.13%            |
| ROA with Provision for LL - W/O NCUSIF Expense    | 0.38%          |              | 0.40%         | 0.51%          | 0.63%          | 0.42%           | 0.20%            | 0.46%            | 0.69%           | 2.00%               | 1.05%            |
| ROA with Net Charge-Offs - W/O NCUSIF Expense     | 0.29%          |              | 0.34%         | 0.20%          | 0.65%          | 0.57%           | 0.29%            | 0.47%            | 0.75%           | 2.15%               | 1.13%            |
| <b>Non-Interest Expense to Average Assets</b>     |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Employee Compensation and Benefits                | -2.67%         |              | -1.93%        | -1.90%         | -1.72%         | -2.05%          | -2.54%           | -1.64%           | -2.03%          | -1.94%              | -1.94%           |
| Travel and Conference Expense                     | -0.05%         |              | -0.01%        | -0.05%         | -0.02%         | -0.05%          | -0.09%           | -0.06%           | -0.03%          | -0.10%              | -0.07%           |
| Office Occupancy Expense                          | -0.52%         |              | -0.22%        | -0.22%         | -0.20%         | -0.24%          | -0.38%           | -0.19%           | -0.19%          | -0.14%              | -0.19%           |
| Office Operations Expense                         | -1.10%         |              | -1.23%        | -0.78%         | -0.71%         | -0.95%          | -1.20%           | -0.72%           | -0.58%          | -0.49%              | -0.65%           |
| Educational and Promotional Expense               | -0.10%         |              | -0.02%        | -0.10%         | -0.04%         | -0.15%          | -0.20%           | -0.12%           | -0.17%          | -0.23%              | -0.17%           |
| Loan Servicing Expense                            | -0.05%         |              | -0.22%        | -0.15%         | -0.49%         | -0.21%          | -0.16%           | -0.22%           | -0.19%          | -0.13%              | -0.18%           |
| Professional and Outside Services                 | -1.00%         |              | -0.20%        | -0.15%         | -0.26%         | -0.25%          | -0.23%           | -0.27%           | -0.31%          | -0.01%              | -0.18%           |
| Member Insurance                                  | -0.05%         |              | 0.00%         | -0.02%         | 0.00%          | 0.00%           | 0.00%            | 0.00%            | 0.00%           | 0.00%               | 0.00%            |
| Operating Fees (Exam. and/or Supervision Fees)    | 0.00%          |              | -0.01%        | -0.01%         | -0.01%         | -0.02%          | -0.02%           | -0.02%           | -0.02%          | -0.01%              | -0.02%           |
| Miscellaneous Operating Expenses                  | -0.19%         |              | -0.18%        | -0.17%         | -0.08%         | -0.18%          | -0.05%           | -0.03%           | -0.06%          | 0.00%               | -0.04%           |
| Total Non-Interest Expense                        | -5.72%         |              | -4.02%        | -3.54%         | -3.54%         | -4.09%          | -4.86%           | -3.26%           | -3.58%          | -3.06%              | -3.45%           |
| <b>Other Performance Ratios</b>                   |                |              |               |                |                |                 |                  |                  |                 |                     |                  |
| Earning Asset Yield                               | 5.31%          |              | 3.56%         | 3.78%          | 4.02%          | 4.45%           | 3.89%            | 3.18%            | 3.68%           | 3.48%               | 3.59%            |
| Average Cost of Funds                             | -0.34%         |              | -0.25%        | -0.27%         | -0.40%         | -0.50%          | -0.51%           | -0.49%           | -0.65%          | -0.77%              | -0.64%           |
| FTE Employee / \$million of Loans & Share Drafts  | 2.09           |              | 0.64          | 0.61           | 0.42           | 0.41            | 0.43             | 0.37             | 0.29            | 0.25                | 0.31             |
| Compensation & Benefits / FTE Emp.                | \$18,743       |              | \$41,066      | \$43,058       | \$50,288       | \$57,289        | \$61,891         | \$55,869         | \$65,950        | \$71,271            | \$63,571         |
| Compensation & Benefits / \$million Lns. & S.D.s  | \$38,984       |              | \$26,012      | \$25,605       | \$22,065       | \$23,504        | \$26,735         | \$20,201         | \$20,301        | \$17,853            | \$19,974         |
| Operating Expense / Loans & Share Drafts          | -8.35%         |              | -5.43%        | -4.72%         | -4.56%         | -4.69%          | -5.11%           | -4.03%           | -3.58%          | -2.81%              | -3.55%           |
| Fee Income+Other Oper.Inc. / Loans & Share Drafts | 1.81%          |              | 1.72%         | 1.35%          | 1.33%          | 1.58%           | 2.45%            | 1.94%            | 1.73%           | 2.49%               | 2.09%            |
| Net Operating Expense / Loans & Share Drafts      | -6.54%         |              | -3.71%        | -3.37%         | -3.23%         | -3.11%          | -2.67%           | -2.09%           | -1.85%          | -0.32%              | -1.46%           |
| Operating Expense / Operating Revenue             | 93.50%         |              | 92.26%        | 43.14%         | 77.09%         | 80.84%          | 91.24%           | 83.58%           | 78.39%          | 62.98%              | 74.37%           |
| Total Fixed Assets / Shares & Equity              | 0.10%          |              | 1.68%         | 2.44%          | 1.97%          | 2.79%           | 6.59%            | 3.00%            | 2.74%           | 4.09%               | 3.48%            |
| Net Loans to Total Shares and Deposits            | 89.2%          |              | 66.9%         | 74.1%          | 85.3%          | 80.9%           | 82.3%            | 83.3%            | 96.4%           | 103.1%              | 93.9%            |
| Members / FTE Employee                            | 321.60         |              | 401.19        | 460.09         | 342.87         | 332.85          | 312.58           | 376.65           | 332.22          | 331.37              | 340.92           |

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| Balance Sheet Mixes                               | Peer<br><2mm  | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|---------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| <b>ASSETS</b>                                     |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Cash and Cash Equivalents                         | 1.5%          |               | 2.5%           | 1.2%            | 1.1%            | 1.4%             | 1.3%              | 0.9%              | 0.9%             | 0.8%                 | 0.9%              |
| Total Investments                                 | 23.1%         |               | 34.4%          | 30.1%           | 20.9%           | 24.0%            | 16.8%             | 22.1%             | 5.7%             | 0.2%                 | 9.6%              |
| Unsecured Credit Card Loans/Lines of Credit       | 0.0%          |               | 5.1%           | 2.8%            | 2.4%            | 2.3%             | 1.6%              | 2.1%              | 1.9%             | 4.4%                 | 2.9%              |
| All Other Unsecured Loans/Lines of Credit         | 8.8%          |               | 4.3%           | 2.7%            | 4.8%            | 2.5%             | 1.6%              | 1.8%              | 2.7%             | 0.8%                 | 1.8%              |
| Short-Term Small Amount Loans (STS)               | 0.0%          |               | 0.0%           | 0.0%            | 0.0%            | 0.0%             | 0.0%              | 0.0%              | 0.0%             | 0.0%                 | 0.0%              |
| Non-Federally Guaranteed Student Loans            | 0.0%          |               | 0.0%           | 0.0%            | 0.0%            | 0.0%             | 0.0%              | 0.6%              | 0.0%             | 0.0%                 | 0.1%              |
| New Vehicle Loans                                 | 9.4%          |               | 12.8%          | 13.6%           | 8.0%            | 4.9%             | 4.3%              | 12.3%             | 15.6%            | 16.1%                | 13.4%             |
| Used Vehicle Loans                                | 36.1%         |               | 22.4%          | 27.6%           | 34.0%           | 18.7%            | 26.0%             | 27.9%             | 29.5%            | 20.9%                | 25.1%             |
| Total 1st Mortgage Real Estate Lns/Line of Credit | 0.0%          |               | 7.2%           | 0.0%            | 15.8%           | 24.7%            | 22.5%             | 16.7%             | 22.0%            | 35.0%                | 25.6%             |
| Total Other Real Estate Loans/Lines of Credit     | 0.0%          |               | 0.1%           | 10.9%           | 1.1%            | 4.3%             | 6.0%              | 3.8%              | 2.3%             | 6.3%                 | 4.4%              |
| Leases Receivable                                 | 0.0%          |               | 0.0%           | 0.0%            | 0.0%            | 0.0%             | 0.0%              | 0.0%              | 0.0%             | 0.0%                 | 0.0%              |
| Total All Other Loans/Lines of Credit to Members  | 21.3%         |               | 8.5%           | 5.6%            | 8.8%            | 13.0%            | 9.9%              | 5.2%              | 13.1%            | 8.9%                 | 9.7%              |
| Other Loans (Purchased or to non-members)         | 0.0%          |               | 0.0%           | 1.0%            | 0.0%            | 0.0%             | 0.2%              | 0.0%              | 0.2%             | 0.6%                 | 0.3%              |
| Total Loans and Leases                            | 75.5%         |               | 60.4%          | 64.2%           | 75.0%           | 70.2%            | 72.0%             | 70.5%             | 87.2%            | 93.0%                | 83.3%             |
| Less: Allowance for Loan & Lease Losses           | -1.7%         |               | -0.4%          | -0.4%           | -0.6%           | -0.6%            | -0.3%             | -0.3%             | -0.5%            | -0.4%                | -0.4%             |
| Net Loans and Leases                              | 73.8%         |               | 60.0%          | 63.8%           | 74.4%           | 69.6%            | 71.7%             | 70.2%             | 86.7%            | 92.6%                | 82.9%             |
| Total Other Assets                                | 1.6%          |               | 3.1%           | 4.8%            | 3.6%            | 5.0%             | 10.1%             | 6.7%              | 6.7%             | 6.4%                 | 6.6%              |
| <b>TOTAL ASSETS</b>                               | <b>100.0%</b> |               | <b>100.0%</b>  | <b>100.0%</b>   | <b>100.0%</b>   | <b>100.0%</b>    | <b>100.0%</b>     | <b>100.0%</b>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| <b>LIABILITIES, SHARES, AND EQUITY</b>            |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Liabilities                                 | 0.0%          |               | 0.1%           | 0.6%            | 0.4%            | 3.5%             | 4.2%              | 3.6%              | 1.1%             | 0.8%                 | 1.8%              |
| Share Drafts                                      | 2.2%          |               | 16.6%          | 8.2%            | 13.7%           | 15.6%            | 24.0%             | 15.4%             | 12.1%            | 16.6%                | 15.4%             |
| Regular Shares                                    | 70.7%         |               | 53.1%          | 63.7%           | 41.3%           | 42.2%            | 25.8%             | 24.8%             | 33.6%            | 15.2%                | 25.9%             |
| Money Market Shares                               | 0.0%          |               | 0.0%           | 0.0%            | 12.7%           | 8.6%             | 12.1%             | 18.9%             | 15.6%            | 14.5%                | 14.8%             |
| Share Certificates                                | 11.7%         |               | 11.9%          | 12.4%           | 11.3%           | 16.7%            | 17.0%             | 16.8%             | 21.5%            | 33.6%                | 24.0%             |
| IRA/KEOGH Accounts                                | 0.0%          |               | 1.4%           | 0.0%            | 6.8%            | 3.4%             | 4.4%              | 5.1%              | 6.2%             | 5.6%                 | 5.4%              |
| All Other Shares                                  | 0.0%          |               | 7.3%           | 2.3%            | 0.7%            | 0.1%             | 3.9%              | 2.2%              | 0.2%             | 1.8%                 | 1.4%              |
| Non-Member Deposits                               | 0.0%          |               | 0.0%           | 0.0%            | 1.6%            | 0.4%             | 0.3%              | 1.4%              | 1.4%             | 2.9%                 | 1.8%              |
| Total Shares and Deposits                         | 84.6%         |               | 90.3%          | 86.6%           | 87.9%           | 86.8%            | 87.5%             | 84.6%             | 90.5%            | 90.2%                | 88.7%             |
| Total Equity                                      | 15.4%         |               | 9.5%           | 12.8%           | 11.7%           | 9.6%             | 8.3%              | 11.8%             | 8.4%             | 9.0%                 | 9.5%              |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>100.0%</b> |               | <b>100.0%</b>  | <b>100.0%</b>   | <b>100.0%</b>   | <b>100.0%</b>    | <b>100.0%</b>     | <b>100.0%</b>     | <b>100.0%</b>    | <b>100.0%</b>        | <b>100.0%</b>     |
| Net Worth   | 15.5%         |               | 9.5%           | 12.8%           | 11.7%           | 10.2%            | 8.3%              | 12.0%             | 9.0%             | 9.2%                 | 9.8%              |
| Total Equity + Allow. for Loan Loss               | 17.1%         |               | 10.0%          | 13.2%           | 12.3%           | 10.3%            | 8.6%              | 12.1%             | 8.9%             | 9.3%                 | 9.9%              |
| <b>Balance Sheet Growth<br/>YTD Annualized</b>    |               |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Total Investments                                 | -36.8%        |               | -9.1%          | -25.8%          | -46.3%          | 32.0%            | 8.8%              | -8.3%             | 31.0%            | -83.4%               | -3.5%             |
| Total Loans and Leases                            | -3.9%         |               | -8.0%          | -43.8%          | 31.7%           | 7.7%             | 8.0%              | -23.7%            | 50.3%            | 16.5%                | 12.6%             |
| <b>TOTAL ASSETS</b>                               | <b>-15.8%</b> |               | <b>-7.1%</b>   | <b>-39.0%</b>   | <b>-0.9%</b>    | <b>13.4%</b>     | <b>7.9%</b>       | <b>-20.9%</b>     | <b>50.2%</b>     | <b>15.2%</b>         | <b>10.8%</b>      |
| Total Liabilities                                 | 0.0%          |               | 53.1%          | -70.3%          | -81.0%          | 145.0%           | -6.7%             | -17.9%            | 80.2%            | -90.4%               | -60.1%            |
| Total Shares and Deposits                         | -16.9%        |               | -6.2%          | -40.5%          | -0.2%           | 11.8%            | 9.2%              | -21.9%            | 51.1%            | 27.1%                | 14.9%             |
| Equity Capital                                    | -9.2%         |               | -15.2%         | -22.5%          | 7.7%            | 6.7%             | 3.5%              | -13.4%            | 38.3%            | 25.8%                | 11.9%             |
| <b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>      | <b>-15.8%</b> |               | <b>-7.1%</b>   | <b>-39.0%</b>   | <b>-0.9%</b>    | <b>13.4%</b>     | <b>7.9%</b>       | <b>-20.9%</b>     | <b>50.2%</b>     | <b>15.2%</b>         | <b>10.8%</b>      |

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| Loan Quality                                       | Peer<br><2mm | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|--|--------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Delinquent Loans / Net Loans                       | 1.78%        |               | 0.32%          | 0.83%           | 0.75%           | 0.85%            | 0.89%             | 0.43%             | 0.37%            | 0.39%                | 0.45%             |
| Delinquent Loans / Total Capital                   | 7.9%         |               | 1.9%           | 4.0%            | 4.5%            | 5.8%             | 7.4%              | 2.5%              | 3.6%             | 3.8%                 | 3.8%              |
| Delinquent Loans + OREO / Net Loans + OREO         | 1.8%         |               | 0.3%           | 1.3%            | 0.9%            | 1.0%             | 1.1%              | 0.5%              | 0.4%             | 0.4%                 | 0.5%              |
| Delinquent Loans > 6mo / Delinquent Loans          | 48.0%        |               | 12.3%          | 0.7%            | 14.8%           | 16.9%            | 39.7%             | 11.9%             | 12.6%            | 14.0%                | 16.3%             |
| Allowance for Loan Losses/Net Loans                | 2.26%        |               | 0.72%          | 0.63%           | 0.84%           | 0.93%            | 0.44%             | 0.41%             | 0.57%            | 0.38%                | 0.49%             |
| Loans 2 to less than 6 months Delinquent (\$000s)  | \$7          |               | \$11           | \$88            | \$140           | \$371            | \$593             | \$783             | \$1,951          | \$8,480              | \$687             |
| Loans 6 to less than 12 months Delinquent (\$000s) | \$0          |               | \$0            | \$0             | \$24            | \$40             | \$342             | \$94              | \$190            | \$1,247              | \$107             |
| Loans 12 months and over Delinquent (\$000s)       | \$6          |               | \$1            | \$1             | \$0             | \$35             | \$48              | \$12              | \$92             | \$129                | \$26              |
| Total Delinquent Loans (\$000s)                    | \$13         |               | \$13           | \$89            | \$164           | \$447            | \$983             | \$889             | \$2,233          | \$9,856              | \$820             |
| <b>Delinquency by Category</b>                     |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card                              | 0.00%        |               | 0.53%          | 0.50%           | 0.22%           | 0.54%            | 0.83%             | 0.23%             | 0.18%            | 0.51%                | 0.39%             |
| STS Loans  | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| Non-Federally Guaranteed Student Loans             | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 2.86%            | 0.00%             | 3.20%             | 0.00%            | 0.00%                | 3.17%             |
| New Vehicle Loans                                  | 0.00%        |               | 0.00%          | 0.00%           | 0.36%           | 0.51%            | 0.24%             | 0.30%             | 0.22%            | 0.50%                | 0.36%             |
| Used Vehicle Loans                                 | 3.73%        |               | 0.22%          | 0.00%           | 1.00%           | 1.16%            | 0.96%             | 0.39%             | 0.65%            | 0.74%                | 0.67%             |
| 1st Mortgage Fixed                                 | 0.00%        |               | 1.06%          | 0.00%           | 0.64%           | 0.60%            | 0.14%             | 0.33%             | 0.09%            | 0.17%                | 0.21%             |
| 1st Mortgage Adj                                   | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.63%            | 2.03%             | 1.19%             | 0.00%            | 0.03%                | 0.38%             |
| Other RE Fixed                                     | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.38%            | 2.50%             | 0.88%             | 0.30%            | 0.61%                | 0.68%             |
| Other RE Adj                                       | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.30%            | 0.73%             | 0.42%             | 0.05%            | 0.13%                | 0.22%             |
| Leases Receivable                                  | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| All Other Loans                                    | 0.00%        |               | 0.17%          | 1.08%           | 0.93%           | 1.27%            | 0.44%             | 0.46%             | 0.48%            | 0.53%                | 0.61%             |
| Indirect Loans                                     | 0.00%        |               | 0.00%          | 0.00%           | 0.41%           | 1.44%            | 1.42%             | 0.47%             | 0.49%            | 0.64%                | 0.58%             |
| Total 1st Mortgage Loans                           | 0.00%        |               | 1.06%          | 0.00%           | 0.59%           | 0.61%            | 1.05%             | 0.54%             | 0.08%            | 0.12%                | 0.26%             |
| MBL Delinquency Rate                               | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.54%            | 1.61%             | 0.00%             | 0.00%            | 0.00%                | 0.11%             |
| MBL Delinquency as % of Total RE Loans             | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.17%            | 0.11%             | 0.00%             | 0.00%            | 0.00%                | 0.02%             |
| <b>YTD Annualized</b>                              |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Net Charge-Offs / Average Loans (Annualized)       | 0.14%        |               | 0.06%          | 0.56%           | 0.59%           | 0.59%            | 0.34%             | 0.31%             | 0.47%            | 0.12%                | 0.31%             |
| Recoveries / Charge-Offs                           | 0.00%        |               | 85.23%         | 16.20%          | 23.45%          | 24.65%           | 22.97%            | 16.32%            | 16.19%           | 8.44%                | 17.28%            |
| Expected Charge-Offs / Net Loans                   | 1.04%        |               | 0.15%          | 0.74%           | 0.42%           | 0.45%            | 0.49%             | 0.25%             | 0.26%            | 0.22%                | 0.27%             |
| Provision for Loan Losses/Net Charge-Offs          | 0.0%         |               | -61.5%         | 18.5%           | 104.9%          | 133.8%           | 136.1%            | 101.8%            | 115.1%           | 228.8%               | 132.7%            |
| Prov. for Loan Losses/Expected Charge-Offs         | 0.0%         |               | -25.2%         | 14.1%           | 151.3%          | 178.9%           | 93.2%             | 129.7%            | 211.9%           | 129.5%               | 151.0%            |
| Bankruptcies / Net Loans                           | 0.86%        |               | 0.18%          | 1.82%           | 0.88%           | 0.65%            | 0.53%             | 0.63%             | 0.76%            | 0.68%                | 0.69%             |
| Total Amount of Loans Charged-Off (\$000s)         | \$1          |               | \$18           | \$95            | \$155           | \$397            | \$467             | \$786             | \$3,097          | \$3,162              | \$632             |
| Total Amount of Recoveries (\$000s)                | \$0          |               | \$15           | \$15            | \$36            | \$98             | \$107             | \$128             | \$501            | \$267                | \$109             |
| Net Charge Offs (\$000s)                           | \$1          |               | \$3            | \$79            | \$119           | \$299            | \$360             | \$657             | \$2,595          | \$2,895              | \$522             |
| <b>Net Charge-Offs by Category</b>                 |              |               |                |                 |                 |                  |                   |                   |                  |                      |                   |
| Unsecured Credit Card Loans                        | 0.00%        |               | 0.51%          | 0.54%           | 0.70%           | 0.78%            | 0.86%             | 0.73%             | 0.56%            | 1.06%                | 0.81%             |
| STS Loans  | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 39.68%           | 0.00%             | 16.67%            | 0.00%            | 0.00%                | 25.86%            |
| Non-Federally Guaranteed Student Loans             | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.02%             | 0.00%            | 0.00%                | 0.02%             |
| New Vehicle Loans                                  | 0.00%        |               | 0.00%          | 0.00%           | 0.25%           | 0.34%            | 0.02%             | 0.22%             | 0.28%            | 0.11%                | 0.18%             |
| Used Vehicle Loans                                 | 0.31%        |               | 0.18%          | 0.13%           | 0.62%           | 1.35%            | 0.63%             | 0.41%             | 0.67%            | 0.15%                | 0.48%             |
| Total 1st Mortgage RE Loans/LOC                    | 0.00%        |               | 0.00%          | 0.00%           | 0.01%           | 0.02%            | 0.03%             | 0.02%             | 0.00%            | 0.00%                | 0.01%             |
| Total Other RE Loans/ LOC                          | 0.00%        |               | 0.00%          | 0.00%           | 1.81%           | 0.00%            | 0.00%             | -0.02%            | -0.06%           | 0.04%                | 0.02%             |
| Leases Receivable                                  | 0.00%        |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| All Other Loans                                    | 0.00%        |               | -0.73%         | 4.75%           | 3.42%           | -0.59%           | -0.42%            | 0.40%             | 0.38%            | 0.13%                | 0.27%             |
| Indirect Loans                                     | 0.00%        |               | 0.00%          | 0.00%           | 0.43%           | 2.28%            | 1.02%             | 0.50%             | 0.60%            | 0.12%                | 0.40%             |
| Number of Credit Unions in Each Peer Group:        | 2            |               | 5              | 3               | 5               | 8                | 3                 | 5                 | 3                | 1                    | 35                |



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| Concentration Risk (% of Net Worth)               | Peer<br><2mm   | Peer<br>2-5mm | Peer<br>5-10mm | Peer<br>10-20mm | Peer<br>20-50mm | Peer<br>50-100mm | Peer<br>100-200mm | Peer<br>200-500mm | Peer<br>500mm-1B | Peer<br>GT 1 Billion | Peer<br>ALL FICUs |
|---|----------------|---------------|----------------|-----------------|-----------------|------------------|-------------------|-------------------|------------------|----------------------|-------------------|
| Deposits in Commercial Banks, S&Ls, Savings Banks | 0.00%          |               | 27.40%         | 20.73%          | 10.68%          | 13.61%           | 6.51%             | 6.24%             | 0.66%            | 0.00%                | 3.64%             |
| Credit Unions - Deposits in and Loans to          | 0.00%          |               | 18.25%         | 3.83%           | 0.00%           | 7.14%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.70%             |
| Total Investments in Corporate Credit Unions*     | 38.68%         |               | 85.96%         | 65.91%          | 38.10%          | 59.24%           | 89.62%            | 13.31%            | 1.83%            | 0.00%                | 14.94%            |
| Marketable Securities                             | 0.00%          |               | 0.00%          | 22.45%          | 2.03%           | 48.25%           | 67.19%            | 72.31%            | 3.25%            | 0.00%                | 25.56%            |
| All Other Investments                             | 32.75%         |               | 225.28%        | 114.16%         | 99.50%          | 90.16%           | 30.58%            | 62.83%            | 7.10%            | -22.57%              | 22.23%            |
| <b>Total Investments</b>                          | <b>149.48%</b> |               | <b>360.43%</b> | <b>234.83%</b>  | <b>178.55%</b>  | <b>235.39%</b>   | <b>203.51%</b>    | <b>184.49%</b>    | <b>64.20%</b>    | <b>2.47%</b>         | <b>98.29%</b>     |
| Unsecured Loans                                   | 56.79%         |               | 98.89%         | 42.87%          | 62.24%          | 46.89%           | 38.64%            | 32.71%            | 50.83%           | 56.32%               | 47.88%            |
| Vehicle Loans                                     | 294.08%        |               | 368.26%        | 321.32%         | 358.38%         | 231.18%          | 365.35%           | 335.24%           | 503.18%          | 402.55%              | 394.23%           |
| New Vehicle Loans                                 | 60.63%         |               | 133.76%        | 106.22%         | 68.25%          | 47.95%           | 51.50%            | 102.53%           | 173.78%          | 175.26%              | 137.58%           |
| Used Vehicle Loans                                | 233.45%        |               | 234.50%        | 215.11%         | 290.13%         | 183.23%          | 313.85%           | 232.70%           | 329.40%          | 227.29%              | 256.65%           |
| Total Real Estate                                 | 0.00%          |               | 76.87%         | 85.02%          | 144.32%         | 283.99%          | 344.76%           | 171.36%           | 272.42%          | 448.67%              | 307.68%           |
| 1st Mortgage                                      | 0.00%          |               | 75.45%         | 0.00%           | 135.29%         | 242.11%          | 271.80%           | 139.51%           | 246.31%          | 380.27%              | 262.11%           |
| 1st Mortgage Fxd                                  | 0.00%          |               | 75.48%         | 0.00%           | 123.87%         | 164.12%          | 140.69%           | 105.68%           | 230.87%          | 227.26%              | 184.70%           |
| 1st Mortgage Adj                                  | 0.00%          |               | 0.00%          | 0.00%           | 11.42%          | 77.99%           | 131.10%           | 33.83%            | 15.44%           | 153.01%              | 77.41%            |
| 2nd Mortgage                                      | 0.00%          |               | 1.41%          | 85.03%          | 9.03%           | 41.87%           | 72.96%            | 31.86%            | 26.11%           | 68.40%               | 45.57%            |
| Closed-End Fxd                                    | 0.00%          |               | 1.41%          | 0.00%           | 2.92%           | 5.69%            | 2.65%             | 2.39%             | 10.23%           | 4.16%                | 5.25%             |
| Closed-End Adj                                    | 0.00%          |               | 0.00%          | 0.39%           | 0.00%           | 1.31%            | 0.00%             | 0.53%             | 0.00%            | 0.00%                | 0.24%             |
| Open-End Adj                                      | 0.00%          |               | 0.00%          | 58.61%          | 6.12%           | 23.72%           | 52.85%            | 28.94%            | 12.77%           | 64.24%               | 37.26%            |
| Open-End Fxd                                      | 0.00%          |               | 0.00%          | 26.04%          | 0.00%           | 11.14%           | 17.47%            | 0.00%             | 3.12%            | 0.00%                | 2.83%             |
| Other RE Loans                                    | 0.00%          |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| Leases Receivable                                 | 0.00%          |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |
| All Other Loans/Lines of Credit to Members        | 137.63%        |               | 89.46%         | 43.26%          | 75.36%          | 127.72%          | 120.00%           | 42.99%            | 146.28%          | 96.45%               | 99.27%            |
| <b>Total Loans</b>                                | <b>488.50%</b> |               | <b>633.49%</b> | <b>500.11%</b>  | <b>640.30%</b>  | <b>689.90%</b>   | <b>870.96%</b>    | <b>587.57%</b>    | <b>974.44%</b>   | <b>1010.79%</b>      | <b>853.23%</b>    |
| Indirect Loans                                    | 0.00%          |               | 0.00%          | 1.25%           | 65.76%          | 47.58%           | 100.35%           | 192.59%           | 421.94%          | 391.10%              | 296.05%           |
| Percent of Vehicle Loans                          | 0.00%          |               | 0.00%          | 0.39%           | 18.35%          | 20.58%           | 27.47%            | 57.45%            | 83.85%           | 97.16%               | 75.10%            |
| Business Loans                                    | 0.00%          |               | 1.60%          | 0.79%           | 2.39%           | 90.60%           | 24.06%            | 9.88%             | 45.20%           | 100.64%              | 56.79%            |
| Participation Loans                               | 0.00%          |               | 0.00%          | 0.00%           | 0.00%           | 2.85%            | 0.00%             | 17.21%            | 0.00%            | 0.00%                | 4.30%             |
| <b>Total Mortgage Exposure**</b>                  | <b>0.00%</b>   |               | <b>76.87%</b>  | <b>102.88%</b>  | <b>146.34%</b>  | <b>301.65%</b>   | <b>348.83%</b>    | <b>204.56%</b>    | <b>273.08%</b>   | <b>448.67%</b>       | <b>317.54%</b>    |
| Total Real Estate                                 | 0.00%          |               | 76.87%         | 85.02%          | 144.32%         | 283.99%          | 344.76%           | 171.36%           | 272.42%          | 448.67%              | 307.68%           |
| RE Business Loans                                 | 0.00%          |               | 1.60%          | 0.00%           | 2.09%           | 50.14%           | 23.33%            | 6.77%             | 31.06%           | 91.93%               | 46.13%            |
| Mortgage-Backed Investments                       | 0.00%          |               | 0.00%          | 17.86%          | 2.03%           | 17.66%           | 4.06%             | 33.20%            | 0.66%            | 0.00%                | 9.86%             |
| Federal Agency Securities (Mtg Backed)            | 0.00%          |               | 0.00%          | 17.86%          | 2.03%           | 17.66%           | 4.06%             | 33.20%            | 0.66%            | 0.00%                | 9.86%             |
| Total Other Mortgage Backed Securities            | 0.00%          |               | 0.00%          | 0.00%           | 0.00%           | 0.00%            | 0.00%             | 0.00%             | 0.00%            | 0.00%                | 0.00%             |



